

B18W (Form 18W) (08/07)

United States Bankruptcy Court

Western District of Oklahoma

Case No. 05-17314

Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric R Schuler
5021 NW 47th Street
Oklahoma City, OK 73122

Social Security / Individual Taxpayer ID No.:

xxx-xx-2790

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/10/08

Niles L. Jackson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18W (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.*]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 1087-5
Case: 05-17314User: dbar
Form ID: bl8wPage 1 of 1
Total Served: 24

Date Rcvd: Nov 10, 2008

The following entities were served by first class mail on Nov 12, 2008.

db +Eric R Schuler, 5021 NW 47th Street, Oklahoma City, OK 73122-5311
 aty +D. Michael Roberts, 4200 Perimeter Center Drive, Suite 245, Oklahoma City, OK 73112-2322
 aty +Dimitri G. Charalambopoulos, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4545
 cr FinancePoint Inc, PO Box 1634, Oklahoma City, OK 73101-1634
 cr +GMAC, 2050 Oklahoma Tower, 210 Park Ave, Oklahoma City, OK 73102-5636
 cr +HSBC Mortgage Services, 1270 Northland Dr Suite 200, Mendota Heights, MN 55120-1176
 3551325 +CBUSA, PO BOX 9714, GRAY TN 37615-9714
 3551326 CHASE MANHATTAN BANK USA NA BY, ECAST SETTLEMENT CORP AS ITS AGENT, PO BOX 35480,
 NEWARK NJ 07193-5480
 3551329 +FINANCEPOINT, 4330 SE 29TH ST, DEL CITY OK 73115-3334
 3551331 GMAC, 2740 ARTHUR STREET, ROSEVILLE MN 55113-1303
 3582290 +HSBA MORGAGE SERVICES, 636 GRAND REGENCY BLVD, BRANDON FL 33510-3942
 3551333 +MATHIS BROTHERS, PO BOX 270600, OKLAHOMA CITY OK 73137-0600
 3551334 +PALISADES, 210 SYLVAN AVE, ENGLEWOOD CLIFFS NJ 07632-2524
 3551335 +WELLS FARGO, ONE HOME CAMPUS/BANKRUPTCY DEPT, DES MOINES IA 50328-0001

The following entities were served by electronic transmission on Nov 10, 2008.

ust +E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV Charles Glidewell,
 U.S. Trustee, 215 Dean A. McGee Ave. 4th Fl., Oklahoma City, OK 73102-3440
 ust +E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV Charles Snyder,
 U.S. Trustee, 215 Dean A. McGee Ave. 4th Fl., Oklahoma City, OK 73102-3440
 ust +E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV Felicia S Turner,
 215 Dean A. McGee Avenue, Oklahoma City, OK 73102-3440
 ust +E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV Herbert M. Graves,
 US Trustee's Office, 215 Dean A. McGee Ave., 4th Floor, Oklahoma City, OK 73102-3440
 ust +E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV United States Trustee,
 215 Dean A. McGee 4th Fl, Oklahoma City, OK 73102-3440
 3551327 +EDI: RCSDELL.COM Nov 10 2008 20:08:00 DELL FINANCIAL, PO BOX 6403,
 CAROL STREAM IL 60197-6403
 3551328 EDI: DISCOVER.COM Nov 10 2008 20:13:00 DISCOVER, PO BOX 8003, HILLIARD OH 43026
 3551330 +EDI: FORD.COM Nov 10 2008 20:08:00 FORD MOTOR CREDIT, PO BOX 55000, DETROIT MI 48255-0001
 3551332 +EDI: HFC.COM Nov 10 2008 20:08:00 HSBC, 1441 SCHILLING PL, SALINAS CA 93901-4543
 3551335 +EDI: WFFC.COM Nov 10 2008 20:13:00 WELLS FARGO, ONE HOME CAMPUS/BANKRUPTCY DEPT,
 DES MOINES IA 50328-0001
 3916922 EDI: ECAST.COM Nov 10 2008 20:08:00 eCast Settlement Corporation, PO Box 35480,
 Newark NJ 07193-5480

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust Angela Adkins
 ust Eunice Chambers
 ust Katherine Wieland
 ust Lendy Heilaman
 ust Sandy Stacy
 ust Vickie Kaufman
 ust trustee11

TOTALS: 7, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2008

Signature:

